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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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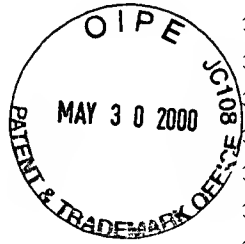
Applicants: MIK et al.

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR
PROCESSING A CHARGE
APPLIED TO A FINANCIAL
ACCOUNT

Customer No.: 22927



Group Art Unit: 2763

Examiner: D. Smith
(703) 308-6989 / phone
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**AMENDMENT AND RESPONSE
to the Non-final Office Action
Mailed January 20, 2000
(Paper No. 3)**

Attorney Docket No. 98-017

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Stamford, CT 06905-1325
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on May 25, 2000

Dated: May 25, 2000 By:

Will Doherty
Will Doherty

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Non-Final Office Action mailed January 20, 2000, (Paper No. 3), entry of the following amendments and consideration of the following remarks in the above-identified application are respectfully requested.

05/31/2000 NLUANG 00000024 500271 09098481

01 FC:116 380.00 CH
02 FC:102 234.00 CH
03 FC:103 54.00 CH